

## BAB 5

### SIMPULAN DAN SARAN

#### 5.1. Simpulan

Berdasarkan pada hasil pembahasan, maka bisa dijelaskan mengenai simpulan dari hasil penelitian ini yaitu sebagai berikut:

1. *Corporate brand image* berpengaruh signifikan positif terhadap *service quality*, dari hasil dari pengolahan data membuktikan bahwa *corporate brand image* berpengaruh positif terhadap *service quality* karena memiliki nilai  $t_{hitung}$  7,96. Hasil tersebut menunjukkan bahwa dengan adanya *corporate brand image* yang baik dari pihak bank telah diikuti dengan adanya *service* yang baik sebagai pendukung dari *corporate brand image* tersebut sehingga dari temuan ini dapat disimpulkan bahwa tinggi rendahnya penilaian terhadap *corporate brand image* menentukan kuat lemahnya *service quality* dari Bank Mandiri.
2. *Corporate brand image* berpengaruh signifikan negatif terhadap *customer satisfaction*, hasil dari pengolahan data membuktikan bahwa *corporate brand image* berpengaruh negatif terhadap *customer satisfaction* karena memiliki nilai  $t_{hitung}$  sebesar -0,25. Hasil tersebut menunjukkan bahwa *corporate brand image* tidak memiliki hubungan dengan *customer satisfaction*. Sehingga dari temuan ini dapat disimpulkan bahwa tinggi rendahnya *corporate brand image* menentukan kuat lemahnya *customer satisfaction* dari Bank Mandiri.
3. *Service quality* memiliki pengaruh signifikan negatif terhadap *customer satisfaction*, dari hasil dari pengolahan data membuktikan bahwa *service quality* berpengaruh negatif terhadap *customer satisfaction* karena memiliki nilai  $t_{hitung}$  sebesar -0,25. Hasil tersebut menunjukkan bahwa *service quality* yang diberikan bank mandiri tidak dapat

memberikan *customer satisfaction* pada nasabah Bank Mandiri Surabaya sehingga dari temuan ini dapat disimpulkan bahwa tinggi rendahnya *service quality* menentukan kuat lemahnya *customer satisfaction* dari Bank Mandiri.

4. *Customer satisfaction* mempunyai pengaruh signifikan positif terhadap *customer loyalty*, dari hasil dari pengolahan data membuktikan bahwa *customer satisfaction* berpengaruh positif terhadap *customer loyalty* karena memiliki nilai  $t_{hitung}$  sebesar 11,27. Hasil tersebut menunjukkan bahwa *customer satisfaction* memiliki hubungan yang secara langsung terhadap *customer loyalty*. Sehingga dari temuan ini dapat disimpulkan bahwa tinggi rendahnya *customer satisfaction* menentukan kuat lemahnya *customer loyalty*.

## 5.2. Saran

Berdasarkan hasil penelitian dan pembahasan yang telah ada, saran-saran yang dapat diberikan oleh peneliti adalah sebagai berikut:

1. *Image* bank mandiri dimata nasabah sangat penting, hal ini berpengaruh secara langsung dengan *service quality* yang diberikan oleh Bank Mandiri sendiri. Jadi bagaimana *image* yang didapatkan oleh bank, harus diikuti dengan *service quality* yang sesuai dengan *image* yang ada.
2. *Service quality* yang diberikan pihak Bank Mandiri menentukan bagaimana tingkat *customer satisfaction* dari nasabah. Jadi penting bagi pihak Bank Mandiri untuk memperhatikan aspek *service quality* untuk dapat memenuhi *customer satisfaction* bagi nasabah.
3. *Customer loyalty* dapat terpenuhi jika nasabah merasa puas dengan Bank Mandiri. Jika pelayanan Bank Mandiri sesuai dengan *image* yang Bank Mandiri berikan kepada nasabah maka *customer satisfaction*

dapat terpenuhi dan dengan demikian *customer loyalty* juga dapat terpenuhi. Jika itu terjadi nasabah akan loyal terhadap bank mandiri.

4. Untuk meningkatkan customer satisfaction salah satu cara yang dapat digunakan oleh pihak bank ialah dengan meningkatkan pelayanan terhadap nasabah. Pelayanan disini tidak hanya dengan meningkatkan infrastruktur bank, tetapi juga dengan mengoptimalkan SDM dari bank sehingga dapat memberikan pelayanan secara optimal.

### **5.3. Keterbatasan**

1. Data responden yang diambil berasal dari nasabah Bank Mandiri disurabaya yang telah menjadi nasabah selama lebih dari satu tahun. Dari hasil pengambilan kuisisioner diberbagai cabang Bank Mandiri disurabaya dapat diketahui persepsi nasabah terhadap Bank Mandiri, sehingga hasil yang didapatkan antara tiap cabang berbeda-beda dalam variabel yang sama.
2. Pemberian informasi tentang kuisisioner harus dilakukan sehingga responden mengerti pertanyaan dalam kuisisioner. Hal ini harus dilakukan agar responden dapat menjawab pertanyaan dengan benar.

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2

## DATA IDENTITAS RESPONDEN

1. Jenis Kelamin
  - a. Pria
  - b. Wanita
2. Umur
  - a. 18 tahun
  - b. < 18 tahun
3. Sudah menjadi nasabah bank mandiri selama :
  - a. 1 tahun
  - b. < 1 tahun
- b. Menggunakan tabungan bank mandiri :
  - a. Ya
  - b. Tidak
- c. Menggunakan tabungan bank mandiri selama:
  - a. 1 tahun
  - b.< 1 tahun

Berikan penilaian anda dengan memberikan tanda silang (X) pada salah satu point yang sesuai dengan pilihan anda.

### ***Corporate brand image***

NO	Pertanyaan	1	2	3	4	5
1	Bank Mandiri merupakan salah satu bank yang mampu bersaing dengan bank lain diindonesia					
2	Fasilitas yang Bank Mandiri sediakan sangat baik					
3	Bank Mandiri memiliki reputasi yang baik pada dunia perbankan indonesia					

### *Service quality*

NO	Pertanyaan	1	2	3	4	5
1	Kondisi gedung dan peralatan yang dimiliki Bank Mandiri sangat baik dan terjaga					
2	Karyawan bank mandiri selalu siap dalam melayani dan memberikan konsultasi kepada nasabah					
3	Ketanggapan karyawan bank mandiri dalam melayani nasabah sangat baik dan memuaskan					
4	Karywan bank mandiri mampu menanamkan rasa percaya terhadap bank mandiri pada nasabah					
5	Karyawan bank mandiri memiliki pemahaman terhadap kebutuhan konsumen					

### *Customer satisfaction*

NO	Pertanyaan	1	2	3	4	5
1	Pelayanan yang diberikan bank mandiri selalu memuaskan dan memenuhi harapan					
2	Fasilitas yang diberikan bank mandiri selalu memuaskan dan memenuhi harapan					
3	Memilih bank mandiri sebagai pilihan dalam melakukan transaksi keuangan					
4	<i>Image</i> Bank Mandiri baik dan <i>image</i> tersebut diikuti dengan <i>service</i> yang baik					
5	Merasa puas menjadi nasabah Bank Mandiri dari pada nasabah bank lain					

*Customer loyalty*

NO	Pertanyaan	1	2	3	4	5
1	Percaya dengan pelayanan dan komitmen yang diberikan Bank Mandiri					
2	Merasa puas dengan pelayanan yang diberikan Bank Mandiri					
3	Tidak ingin mengganti Bank Mandiri dengan bank lain					
4	Akan memperkenalkan Bank Mandiri kepada kolega dan keluarga					
5	Bank Mandiri memiliki jaringan kerja sama dengan banyak perusahaan yang dapat memberikan keuntungan bagi nasabah					



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TIME: 06:33

P R E L I S 2.70

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The following lines were read from file H:\JADI.PR2:

!PRELIS SYNTAX: Can be edited

SY='H:\JADI.PSF'

NS 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18

OU MA=CM SM=H:\JADI.COV XT

Total Sample Size = 100

Univariate Summary Statistics for Continuous Variables

Variable Mean St. Dev. T-Value Skewness Kurtosis Minimum Freq. Maximum Freq.

X1.1	3.090	0.975	31.679	-0.079	-0.226	0.720	3	5.460	3
X1.2	3.550	0.925	38.369	-0.026	-0.660	2.024	15	5.076	15
X1.3	3.200	1.214	26.351	-0.059	-0.628	1.040	11	5.209	14
X1.4	3.650	0.978	37.310	-0.188	-0.155	1.123	2	5.238	16
X1.5	3.720	1.036	35.924	-0.220	-0.378	1.450	5	5.230	21
X2.1	3.090	0.975	31.679	-0.079	-0.226	0.720	3	5.460	3
X2.2	3.550	0.925	38.369	-0.026	-0.660	2.024	15	5.076	15
X2.3	3.200	1.214	26.351	-0.059	-0.628	1.040	11	5.209	14
M1.1	3.970	1.010	39.322	-0.271	-0.195	1.435	3	5.289	29
M1.2	4.140	1.101	37.597	-0.566	-0.605	1.485	4	5.204	46
M1.3	4.130	1.220	33.857	-0.358	-0.240	1.631	8	7.715	1
M1.4	4.080	1.061	38.469	-0.428	-0.518	1.546	4	5.237	39
M1.5	3.980	1.063	37.426	-0.281	-0.314	1.545	5	5.323	31
Y1.1	3.970	1.010	39.322	-0.271	-0.195	1.435	3	5.289	29
Y1.2	4.140	1.101	37.597	-0.566	-0.605	1.485	4	5.204	46
Y1.3	4.130	1.220	33.857	-0.358	-0.240	1.631	8	7.715	1
Y1.4	4.080	1.061	38.469	-0.428	-0.518	1.546	4	5.237	39
Y1.5	3.980	1.063	37.426	-0.281	-0.314	1.545	5	5.323	31

Test of Univariate Normality for Continuous Variables

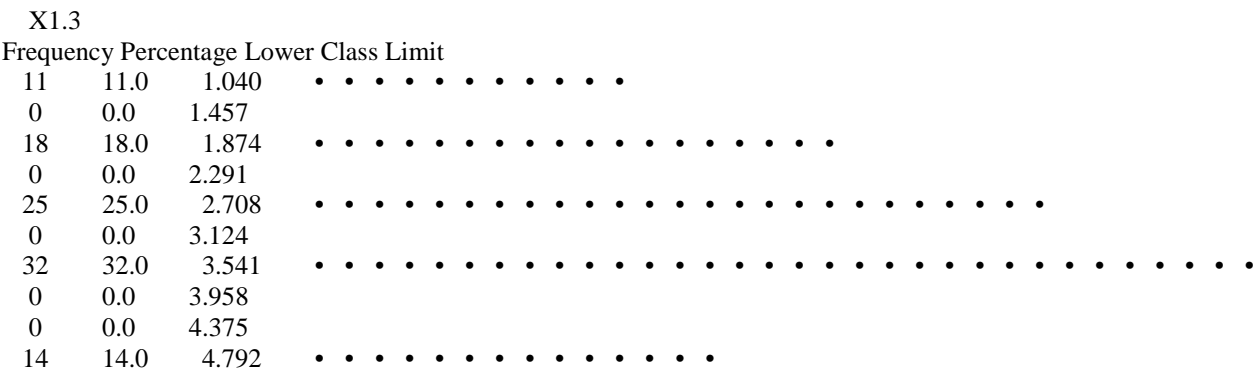
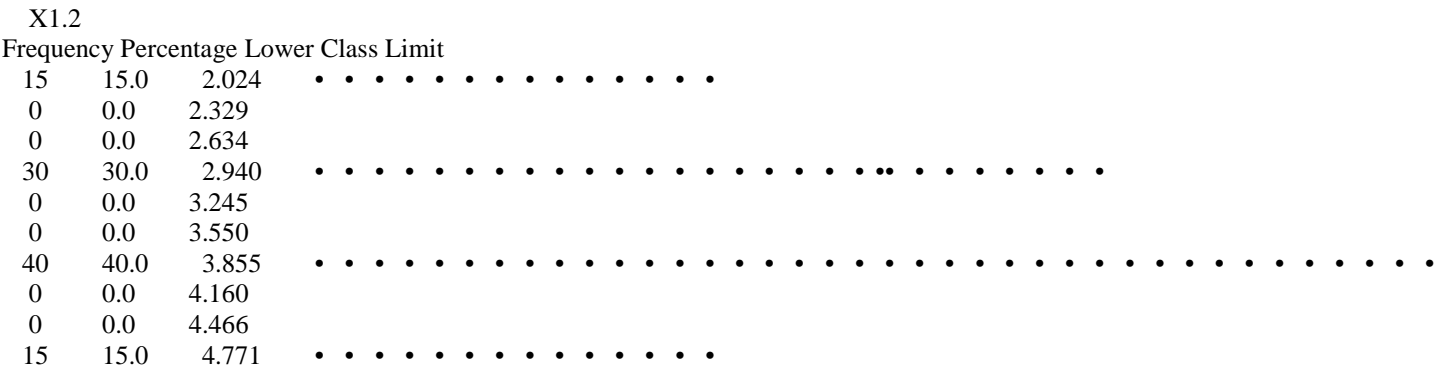
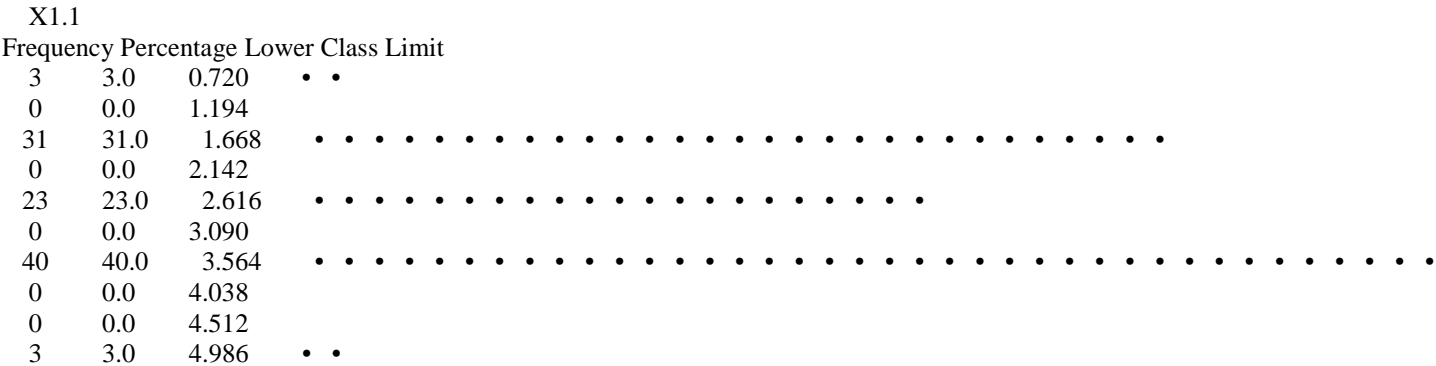
Skewness Kurtosis Skewness and Kurtosis

Variable Z-Score P-Value Z-Score P-Value Chi-Square P-Value

X1.1	-0.340	0.734	-0.363	0.716	0.248	0.884
X1.2	-0.110	0.912	-1.844	0.065	3.414	0.181
X1.3	-0.253	0.800	-1.710	0.087	2.987	0.225
X1.4	-0.801	0.423	-0.179	0.858	0.674	0.714
X1.5	-0.933	0.351	-0.804	0.422	1.517	0.468
X2.1	-0.340	0.734	-0.363	0.716	0.248	0.884
X2.2	-0.110	0.912	-1.844	0.065	3.414	0.181
X2.3	-0.253	0.800	-1.710	0.087	2.987	0.225
M1.1	-1.145	0.252	-0.280	0.779	1.390	0.499
M1.2	-2.290	0.022	-1.612	0.107	7.842	0.020
M1.3	-1.498	0.134	-0.400	0.689	2.403	0.301
M1.4	-1.770	0.077	-1.277	0.202	4.762	0.092
M1.5	-1.186	0.236	-0.610	0.542	1.779	0.411
Y1.1	-1.145	0.252	-0.280	0.779	1.390	0.499
Y1.2	-2.290	0.022	-1.612	0.107	7.842	0.020
Y1.3	-1.498	0.134	-0.400	0.689	2.403	0.301
Y1.4	-1.770	0.077	-1.277	0.202	4.762	0.092
Y1.5	-1.186	0.236	-0.610	0.542	1.779	0.411

Covariance Matrix not Pos.Def. Tests of Multivariate Normality Can Not be Performed

Histograms for Continuous Variables



## X1.4

[illegible]

## X1.5

[illegible]

## X2.1

[illegible]

## X2.2

[illegible]

## X2.3

[illegible]

0	0.0	3.958	
0	0.0	4.375	
14	14.0	4.792	. . . . .

M1.1

Frequency	Percentage	Lower Class Limit	
3	3.0	1.435	. .
0	0.0	1.821	
11	11.0	2.206	. . . . .
1	1.0	2.591	
0	0.0	2.977	
0	0.0	3.362	
56	56.0	3.748	. . . . .
0	0.0	4.133	
0	0.0	4.518	
29	29.0	4.904	. . . . .

M1.2

Frequency	Percentage	Lower Class Limit	
4	4.0	1.485	. . .
0	0.0	1.857	
10	10.0	2.229	. . . . .
0	0.0	2.600	
0	0.0	2.972	
40	40.0	3.344	. . . . .
0	0.0	3.716	
0	0.0	4.088	
0	0.0	4.460	
46	46.0	4.832	. . . . .

M1.3

Frequency	Percentage	Lower Class Limit	
8	8.0	1.631	. . . . .
7	7.0	2.239	. . . . .
0	0.0	2.847	
36	36.0	3.456	. . . . .
0	0.0	4.064	
48	48.0	4.673	. . . . .
0	0.0	5.281	
0	0.0	5.889	
0	0.0	6.498	
1	1.0	7.106	

M1.4

Frequency	Percentage	Lower Class Limit	
4	4.0	1.546	. . .
0	0.0	1.915	
9	9.0	2.284	. . . . .
1	1.0	2.654	
0	0.0	3.023	
47	47.0	3.392	. . . . .
0	0.0	3.761	
0	0.0	4.130	
0	0.0	4.499	
39	39.0	4.868	. . . . .

M1.5

Frequency	Percentage	Lower Class Limit	
5	5.0	1.545	. . .
0	0.0	1.923	
9	9.0	2.301	. . . . .

## Y1.5

[illegible]

	X1.1	X1.2	X1.3	X1.4	X1.5	X2.1
X1.1	0.951					
X1.2	0.459	0.856				
X1.3	0.540	0.661	1.475			
X1.4	0.233	0.334	0.531	0.957		
X1.5	0.079	0.166	0.211	0.504	1.072	
X2.1	0.951	0.459	0.540	0.233	0.079	0.951
X2.2	0.459	0.856	0.661	0.334	0.166	0.459
X2.3	0.540	0.661	1.475	0.531	0.211	0.540
M1.1	-0.169	-0.035	-0.193	-0.106	-0.128	-0.169
M1.2	-0.139	-0.122	-0.199	-0.157	-0.127	-0.139
M1.3	-0.075	-0.028	0.029	-0.169	-0.181	-0.075
M1.4	-0.081	-0.010	0.036	-0.206	-0.146	-0.081
M1.5	-0.220	-0.229	-0.265	-0.110	-0.120	-0.220
Y1.1	-0.169	-0.035	-0.193	-0.106	-0.128	-0.169
Y1.2	-0.139	-0.122	-0.199	-0.157	-0.127	-0.139
Y1.3	-0.075	-0.028	0.029	-0.169	-0.181	-0.075
Y1.4	-0.081	-0.010	0.036	-0.206	-0.146	-0.081
Y1.5	-0.220	-0.229	-0.265	-0.110	-0.120	-0.220

	X2.2	X2.3	M1.1	M1.2	M1.3	M1.4
X2.2	0.856					
X2.3	0.661	1.475				
M1.1	-0.035	-0.193	1.019			
M1.2	-0.122	-0.199	0.827	1.213		
M1.3	-0.028	0.029	0.550	0.680	1.488	
M1.4	-0.010	0.036	0.479	0.463	0.705	1.125
M1.5	-0.229	-0.265	0.382	0.448	0.563	0.533
Y1.1	-0.035	-0.193	1.019	0.827	0.550	0.479
Y1.2	-0.122	-0.199	0.827	1.213	0.680	0.463
Y1.3	-0.028	0.029	0.550	0.680	1.488	0.705
Y1.4	-0.010	0.036	0.479	0.463	0.705	1.125
Y1.5	-0.229	-0.265	0.382	0.448	0.563	0.533

	M1.5	Y1.1	Y1.2	Y1.3	Y1.4	Y1.5
M1.5	1.131					
Y1.1	0.382	1.019				

Y1.2	0.448	0.827	1.213			
Y1.3	0.563	0.550	0.680	1.488		
Y1.4	0.533	0.479	0.463	0.705	1.125	
Y1.5	1.131	0.382	0.448	0.563	0.533	1.131

Means

X1.1	X1.2	X1.3	X1.4	X1.5	X2.1
-----	-----	-----	-----	-----	-----
3.090	3.550	3.200	3.650	3.720	3.090

Means

X2.2	X2.3	M1.1	M1.2	M1.3	M1.4
-----	-----	-----	-----	-----	-----
3.550	3.200	3.970	4.140	4.130	4.080

Means

M1.5	Y1.1	Y1.2	Y1.3	Y1.4	Y1.5
-----	-----	-----	-----	-----	-----
3.980	3.970	4.140	4.130	4.080	3.980

Standard Deviations

X1.1	X1.2	X1.3	X1.4	X1.5	X2.1
-----	-----	-----	-----	-----	-----
0.975	0.925	1.214	0.978	1.036	0.975

Standard Deviations

X2.2	X2.3	M1.1	M1.2	M1.3	M1.4
-----	-----	-----	-----	-----	-----
0.925	1.214	1.010	1.101	1.220	1.061

Standard Deviations

M1.5	Y1.1	Y1.2	Y1.3	Y1.4	Y1.5
-----	-----	-----	-----	-----	-----
1.063	1.010	1.101	1.220	1.061	1.063

The Problem used 34224 Bytes (= 0.1% of available workspace)

Variable	Mean	St. Dev.	T-Value	Skewness	Kurtosis	Minimum	Freq.	Maximum	Freq.
X1.1	3.090	0.975	31.679	-0.079	-0.226	0.720	3	5.460	3
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Y1.5	3.980	1.063	37.426	-0.281	-0.314	1.545	5	5.323	31



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The following lines were read from file H:\HANS.spl:

Pengaruh Service Quality dan Corporate Brand Image terhadap Customer Satisfaction dan Customer Loyalty pada Bank Mandiri  
Surabaya

Observed Variable X1.1 X1.2 X1.3 X1.4 X1.5 X2.1 X2.2 X2.3 M1.1 M1.2 M1.3 M1.4 M1.5 Y1.1 Y1.2 Y1.3 Y1.4 Y1.5

Covariance Matrix from file H:\HANS.COV

Sample Size = 100

Latent Variables SERVICE CORPORATE SATISFACTION LOYALTY

Relationships:

X1.1 = 1\* SERVICE

X1.2-X1.5 = SERVICE

X2.1 = 1\* CORPORATE

X2.2-X2.3 = CORPORATE

M1.1 = 1\* SATISFACTION

M1.2-M1.5 = SATISFACTION

Y1.1 = 1\* LOYALTY

Y1.2-Y1.5 = LOYALTY

SERVICE= CORPORATE

SATISFACTION= SERVICE CORPORATE

LOYALTY= SATISFACTION

OPTIONS: SS SC RS EF AD=OFF

Path Diagram

End of Program

Sample Size = 100

W\_A\_R\_N\_I\_N\_G: Matrix to be analyzed is not positive definite,  
ridge option taken with ridge constant = 0.001

Pengaruh Service Quality dan Corporate Brand Image terhadap Customer Satisfacti

Covariance Matrix

	X1.1	X1.2	X1.3	X1.4	X1.5	M1.1
X1.1	0.95					
X1.2	0.46	0.86				

X1.3	0.54	0.66	1.48			
X1.4	0.23	0.33	0.53	0.96		
X1.5	0.08	0.17	0.21	0.50	1.07	
M1.1	-0.17	-0.04	-0.19	-0.11	-0.13	1.02
M1.2	-0.14	-0.12	-0.20	-0.16	-0.13	0.83
M1.3	-0.08	-0.03	0.03	-0.17	-0.18	0.55
M1.4	-0.08	-0.01	0.04	-0.21	-0.15	0.48
M1.5	-0.22	-0.23	-0.27	-0.11	-0.12	0.38
Y1.1	-0.17	-0.04	-0.19	-0.11	-0.13	1.02
Y1.2	-0.14	-0.12	-0.20	-0.16	-0.13	0.83
Y1.3	-0.08	-0.03	0.03	-0.17	-0.18	0.55
Y1.4	-0.08	-0.01	0.04	-0.21	-0.15	0.48
Y1.5	-0.22	-0.23	-0.27	-0.11	-0.12	0.38
X2.1	0.95	0.46	0.54	0.23	0.08	-0.17
X2.2	0.46	0.86	0.66	0.33	0.17	-0.04
X2.3	0.54	0.66	1.47	0.53	0.21	-0.19

#### Covariance Matrix

	M1.2	M1.3	M1.4	M1.5	Y1.1	Y1.2
-----						
M1.2	1.21					
M1.3	0.68	1.49				
M1.4	0.46	0.70	1.13			
M1.5	0.45	0.56	0.53	1.13		
Y1.1	0.83	0.55	0.48	0.38	1.02	
Y1.2	1.21	0.68	0.46	0.45	0.83	1.21
Y1.3	0.68	1.49	0.70	0.56	0.55	0.68
Y1.4	0.46	0.70	1.12	0.53	0.48	0.46
Y1.5	0.45	0.56	0.53	1.13	0.38	0.45
X2.1	-0.14	-0.08	-0.08	-0.22	-0.17	-0.14
X2.2	-0.12	-0.03	-0.01	-0.23	-0.04	-0.12
X2.3	-0.20	0.03	0.04	-0.27	-0.19	-0.20

#### Covariance Matrix

	Y1.3	Y1.4	Y1.5	X2.1	X2.2	X2.3
-----						
Y1.3	1.49					
Y1.4	0.70	1.13				
Y1.5	0.56	0.53	1.13			
X2.1	-0.08	-0.08	-0.22	0.95		
X2.2	-0.03	-0.01	-0.23	0.46	0.86	
X2.3	0.03	0.04	-0.27	0.54	0.66	1.48

Pengaruh Service Quality dan Corporate Brand Image terhadap Customer Satisfacti

Number of Iterations =384

LISREL Estimates (Maximum Likelihood)

#### Measurement Equations

X1.1 = 1.00\*SERVICE, Errorvar.= 0.52 , R<sup>2</sup> = 0.45  
 (0.063)  
 8.38

X1.2 = 1.08\*SERVICE, Errorvar.= 0.36 , R<sup>2</sup> = 0.58  
 (0.12) (0.043)  
 8.68 8.28

X1.3 = 1.37\*SERVICE, Errorvar.= 0.67 , R<sup>2</sup> = 0.55  
 (0.16) (0.081)  
 8.52 8.32

X1.4 = 0.013\*SERVICE, Errorvar.= 0.96 , R<sup>2</sup> = 0.00  
 (0.018) (0.14)  
 0.71 7.04

X1.5 = - 0.0015\*SERVICE, Errorvar.= 1.07 , R<sup>2</sup> = 0.00  
 (0.019) (0.15)  
 -0.077 7.04

M1.1 = 1.00\*SATISFAC, Errorvar.= 0.41 , R<sup>2</sup> = 0.60  
 (0.041)  
 9.96

M1.2 = 1.10\*SATISFAC, Errorvar.= 0.47 , R<sup>2</sup> = 0.61  
 (0.11) (0.047)  
 9.99 9.99

M1.3 = 1.07\*SATISFAC, Errorvar.= 0.80 , R<sup>2</sup> = 0.47  
 (0.12) (0.083)  
 8.91 9.54

M1.4 = 0.87\*SATISFAC, Errorvar.= 0.66 , R<sup>2</sup> = 0.41  
 (0.10) (0.071)  
 8.51 9.33

M1.5 = 0.77\*SATISFAC, Errorvar.= 0.77 , R<sup>2</sup> = 0.32  
 (0.098) (0.086)  
 7.86 8.93

Y1.1 = 1.00\*LOYALTY, Errorvar.= 0.41 , R<sup>2</sup> = 0.60  
 (0.041)  
 9.96

Y1.2 = 1.10\*LOYALTY, Errorvar.= 0.47 , R<sup>2</sup> = 0.61  
 (0.11) (0.047)  
 9.99 9.99

Y1.3 = 1.07\*LOYALTY, Errorvar.= 0.80 , R<sup>2</sup> = 0.47  
 (0.12) (0.083)  
 8.90 9.54

Y1.4 = 0.87\*LOYALTY, Errorvar.= 0.66 , R<sup>2</sup> = 0.41  
 (0.10) (0.071)  
 8.51 9.33

Y1.5 = 0.77\*LOYALTY, Errorvar.= 0.77 , R<sup>2</sup> = 0.32  
 (0.098) (0.086)  
 7.86 8.93

X2.1 = 1.00\*CORPORAT, Errorvar.= 0.53 , R<sup>2</sup> = 0.45

(0.063)  
8.37

X2.2 = 1.08\*CORPORAT, Errorvar.= 0.36 , R<sup>2</sup> = 0.58  
(0.12) (0.043)  
8.65 8.28

X2.3 = 1.37\*CORPORAT, Errorvar.= 0.67 , R<sup>2</sup> = 0.54  
(0.16) (0.081)  
8.50 8.31

#### Structural Equations

SERVICE = 1.30\*CORPORAT, Errorvar.= -0.29 , R<sup>2</sup> = 1.67  
(0.16) (0.051)  
7.96 -5.69

SATISFAC = - 0.0022\*SERVICE - 0.0022\*CORPORAT, Errorvar.= 0.61 , R<sup>2</sup> = 0.00  
(0.0089) (0.0089) (0.13)  
-0.25 -0.25 4.83

LOYALTY = 1.20\*SATISFAC, Errorvar.= -0.26 , R<sup>2</sup> = 1.43  
(0.11) (0.036)  
11.27 -7.30

#### Reduced Form Equations

SERVICE = 1.30\*CORPORAT, Errorvar.= -0.29, R<sup>2</sup> = 1.67  
(0.16)  
7.96

SATISFAC = - 0.0051\*CORPORAT, Errorvar.= 0.61, R<sup>2</sup> = 0.00  
(0.020)  
-0.25

LOYALTY = - 0.0061\*CORPORAT, Errorvar.= 0.61, R<sup>2</sup> = 0.00  
(0.024)  
-0.25

#### Variances of Independent Variables

CORPORAT  
-----  
0.43  
(0.11)  
4.04

#### Covariance Matrix of Latent Variables

	SERVICE	SATISFAC	LOYALTY	CORPORAT
SERVICE	0.43			

SATISFAC	0.00	0.61		
LOYALTY	0.00	0.73	0.61	
CORPORAT	0.55	0.00	0.00	0.43

#### Goodness of Fit Statistics

Degrees of Freedom = 131

Minimum Fit Function Chi-Square = 3400.08 (P = 0.0)

Normal Theory Weighted Least Squares Chi-Square = 826.05 (P = 0.0)

Estimated Non-centrality Parameter (NCP) = 695.05

90 Percent Confidence Interval for NCP = (608.03 ; 789.55)

Minimum Fit Function Value = 34.34

Population Discrepancy Function Value (F0) = 7.02

90 Percent Confidence Interval for F0 = (6.14 ; 7.98)

Root Mean Square Error of Approximation (RMSEA) = 0.23

90 Percent Confidence Interval for RMSEA = (0.22 ; 0.25)

P-Value for Test of Close Fit (RMSEA < 0.05) = 0.00

Expected Cross-Validation Index (ECVI) = 9.15

90 Percent Confidence Interval for ECVI = (8.27 ; 10.11)

ECVI for Saturated Model = 3.45

ECVI for Independence Model = 23.54

Chi-Square for Independence Model with 153 Degrees of Freedom = 2294.30

Independence AIC = 2330.30

Model AIC = 906.05

Saturated AIC = 342.00

Independence CAIC = 2395.19

Model CAIC = 1050.25

Saturated CAIC = 958.48

Normed Fit Index (NFI) = -0.48

Non-Normed Fit Index (NNFI) = -0.78

Parsimony Normed Fit Index (PNFI) = -0.41

Comparative Fit Index (CFI) = 0.0

Incremental Fit Index (IFI) = -0.51

Relative Fit Index (RFI) = -0.73

Critical N (CN) = 6.00

Root Mean Square Residual (RMR) = 0.18

Standardized RMR = 0.16

Goodness of Fit Index (GFI) = 0.52

Adjusted Goodness of Fit Index (AGFI) = 0.37

Parsimony Goodness of Fit Index (PGFI) = 0.40

Pengaruh Service Quality dan Corporate Brand Image terhadap Customer Satisfacti

#### Fitted Covariance Matrix

	X1.1	X1.2	X1.3	X1.4	X1.5	M1.1
X1.1	0.95					
X1.2	0.46	0.86				
X1.3	0.59	0.63	1.48			
X1.4	0.01	0.01	0.01	0.96		
X1.5	0.00	0.00	0.00	0.00	1.07	

M1.1	0.00	0.00	0.00	0.00	0.00	1.02
M1.2	0.00	0.00	0.00	0.00	0.00	0.67
M1.3	0.00	0.00	0.00	0.00	0.00	0.65
M1.4	0.00	0.00	0.00	0.00	0.00	0.53
M1.5	0.00	0.00	0.00	0.00	0.00	0.47
Y1.1	0.00	0.00	0.00	0.00	0.00	0.73
Y1.2	0.00	0.00	0.00	0.00	0.00	0.80
Y1.3	0.00	0.00	0.00	0.00	0.00	0.78
Y1.4	0.00	0.00	0.00	0.00	0.00	0.64
Y1.5	0.00	0.00	0.00	0.00	0.00	0.56
X2.1	0.55	0.60	0.76	0.01	0.00	0.00
X2.2	0.60	0.64	0.82	0.01	0.00	0.00
X2.3	0.76	0.82	1.04	0.01	0.00	0.00

Fitted Covariance Matrix

	M1.2	M1.3	M1.4	M1.5	Y1.1	Y1.2
-----						
M1.2	1.21					
M1.3	0.72	1.49				
M1.4	0.59	0.57	1.13			
M1.5	0.52	0.50	0.41	1.13		
Y1.1	0.80	0.78	0.64	0.56	1.02	
Y1.2	0.88	0.86	0.70	0.62	0.67	1.21
Y1.3	0.86	0.83	0.68	0.60	0.65	0.72
Y1.4	0.70	0.68	0.56	0.49	0.53	0.59
Y1.5	0.62	0.60	0.49	0.44	0.47	0.52
X2.1	0.00	0.00	0.00	0.00	0.00	0.00
X2.2	0.00	0.00	0.00	0.00	0.00	0.00
X2.3	0.00	0.00	0.00	0.00	0.00	0.00

Fitted Covariance Matrix

	Y1.3	Y1.4	Y1.5	X2.1	X2.2	X2.3
-----						
Y1.3	1.49					
Y1.4	0.57	1.13				
Y1.5	0.50	0.41	1.13			
X2.1	0.00	0.00	0.00	0.95		
X2.2	0.00	0.00	0.00	0.46	0.86	
X2.3	0.00	0.00	0.00	0.58	0.63	1.48

Fitted Residuals

	X1.1	X1.2	X1.3	X1.4	X1.5	M1.1
-----						
X1.1	0.00					
X1.2	0.00	0.00				
X1.3	-0.05	0.03	0.00			
X1.4	0.23	0.33	0.52	0.00		
X1.5	0.08	0.17	0.21	0.50	0.00	
M1.1	-0.17	-0.03	-0.19	-0.11	-0.13	0.00
M1.2	-0.14	-0.12	-0.20	-0.16	-0.13	0.16
M1.3	-0.07	-0.03	0.03	-0.17	-0.18	-0.10
M1.4	-0.08	-0.01	0.04	-0.21	-0.15	-0.05
M1.5	-0.22	-0.23	-0.26	-0.11	-0.12	-0.09
Y1.1	-0.17	-0.03	-0.19	-0.11	-0.13	0.29
Y1.2	-0.14	-0.12	-0.20	-0.16	-0.13	0.02
Y1.3	-0.07	-0.02	0.03	-0.17	-0.18	-0.23
Y1.4	-0.08	-0.01	0.04	-0.21	-0.15	-0.16
Y1.5	-0.22	-0.23	-0.26	-0.11	-0.12	-0.18

X2.1	0.40	-0.14	-0.22	0.23	0.08	-0.17
X2.2	-0.14	0.21	-0.16	0.33	0.17	-0.03
X2.3	-0.22	-0.16	0.43	0.52	0.21	-0.19

#### Fitted Residuals

	M1.2	M1.3	M1.4	M1.5	Y1.1	Y1.2
<hr/>						
M1.2	0.00					
M1.3	-0.04	0.00				
M1.4	-0.12	0.14	0.00			
M1.5	-0.07	0.06	0.12	0.00		
Y1.1	0.02	-0.23	-0.16	-0.18	0.00	
Y1.2	0.33	-0.18	-0.24	-0.17	0.16	0.00
Y1.3	-0.18	0.66	0.03	-0.04	-0.10	-0.04
Y1.4	-0.24	0.03	0.57	0.04	-0.05	-0.12
Y1.5	-0.17	-0.04	0.04	0.70	-0.09	-0.07
X2.1	-0.14	-0.07	-0.08	-0.22	-0.17	-0.14
X2.2	-0.12	-0.03	-0.01	-0.23	-0.03	-0.12
X2.3	-0.20	0.03	0.04	-0.26	-0.19	-0.20

#### Fitted Residuals

	Y1.3	Y1.4	Y1.5	X2.1	X2.2	X2.3
<hr/>						
Y1.3	0.00					
Y1.4	0.14	0.00				
Y1.5	0.06	0.12	0.00			
X2.1	-0.07	-0.08	-0.22	0.00		
X2.2	-0.02	-0.01	-0.23	0.00	0.00	
X2.3	0.03	0.04	-0.26	-0.04	0.03	0.00

#### Summary Statistics for Fitted Residuals

Smallest Fitted Residual = -0.26

Median Fitted Residual = -0.07

Largest Fitted Residual = 0.70

#### Stemleaf Plot

```

- 2|6666
- 2|44333333222222110000
- 1|99998888887777777766666655
- 1|444444333322222222111100
- 0|998888777777555
- 0|4444433333221111000000000000000000
0|2233333333444444
0|6688
1|2244
1|6677
2|11133
2|9
3|333
3|
4|03
4|
5|022
5|7
6|
6|6
7|0

```

### Standardized Residuals

	X1.1	X1.2	X1.3	X1.4	X1.5	M1.1
-----						
X1.1	--					
X1.2	-0.08	--				
X1.3	-0.80	0.60	--			
X1.4	2.37	3.61	4.39	--		
X1.5	0.79	1.74	1.68	4.94	--	
M1.1	-1.69	-0.35	-1.55	-1.06	-1.22	--
M1.2	-1.27	-1.17	-1.47	-1.45	-1.10	3.14
M1.3	-0.61	-0.22	0.22	-1.40	-1.43	-1.52
M1.4	-0.76	-0.08	0.30	-1.98	-1.32	-0.86
M1.5	-2.09	-2.30	-2.03	-1.05	-1.08	-1.28
Y1.1	-1.68	-0.35	-1.55	-1.06	-1.22	7.77
Y1.2	-1.27	-1.16	-1.46	-1.45	-1.10	0.62
Y1.3	-0.61	-0.22	0.22	-1.40	-1.43	-3.95
Y1.4	-0.76	-0.08	0.30	-1.98	-1.32	-2.86
Y1.5	-2.09	-2.30	-2.03	-1.05	-1.08	-2.84
X2.1	8.34	-3.75	-4.23	2.36	0.79	-1.69
X2.2	-3.77	8.23	-4.28	3.61	1.75	-0.35
X2.3	-4.26	-4.28	8.27	4.39	1.69	-1.55

### Standardized Residuals

	M1.2	M1.3	M1.4	M1.5	Y1.1	Y1.2
-----						
M1.2	--					
M1.3	-0.51	--				
M1.4	-1.85	1.65	--			
M1.5	-0.94	0.66	1.49	--		
Y1.1	0.62	-3.95	-2.87	-2.84	--	
Y1.2	7.75	-2.86	-4.03	-2.50	3.14	--
Y1.3	-2.86	7.95	0.34	-0.44	-1.51	-0.51
Y1.4	-4.03	0.34	8.04	0.53	-0.86	-1.84
Y1.5	-2.50	-0.45	0.53	8.23	-1.28	-0.94
X2.1	-1.27	-0.61	-0.76	-2.09	-1.68	-1.27
X2.2	-1.17	-0.22	-0.08	-2.30	-0.35	-1.16
X2.3	-1.47	0.22	0.30	-2.03	-1.55	-1.46

### Standardized Residuals

	Y1.3	Y1.4	Y1.5	X2.1	X2.2	X2.3
-----						
Y1.3	--					
Y1.4	1.66	--				
Y1.5	0.66	1.49	--			
X2.1	-0.61	-0.76	-2.09	--		
X2.2	-0.22	-0.08	-2.30	-0.03	--	
X2.3	0.22	0.30	-2.03	-0.76	0.64	--

### Summary Statistics for Standardized Residuals

Smallest Standardized Residual = -4.28

Median Standardized Residual = -0.76

Largest Standardized Residual = 8.34

### Stemleaf Plot

- 4|3332000



```

- 3|988
- 2|9999885533331111000000
- 1|887777665555555544443333333222221111111
- 0|999988888666655444433222211110000000000000000
0|22223333335566667788
1|55777777
2|44
3|1166
4|449
5|
6|
7|88
8|002233

```

#### Largest Negative Standardized Residuals

```

Residual for Y1.1 and M1.3 -3.95
Residual for Y1.1 and M1.4 -2.87
Residual for Y1.1 and M1.5 -2.84
Residual for Y1.2 and M1.3 -2.86
Residual for Y1.2 and M1.4 -4.03
Residual for Y1.3 and M1.1 -3.95
Residual for Y1.3 and M1.2 -2.86
Residual for Y1.4 and M1.1 -2.86
Residual for Y1.4 and M1.2 -4.03
Residual for Y1.5 and M1.1 -2.84
Residual for X2.1 and X1.2 -3.75
Residual for X2.1 and X1.3 -4.23
Residual for X2.2 and X1.1 -3.77
Residual for X2.2 and X1.3 -4.28
Residual for X2.3 and X1.1 -4.26
Residual for X2.3 and X1.2 -4.28

```

#### Largest Positive Standardized Residuals

```

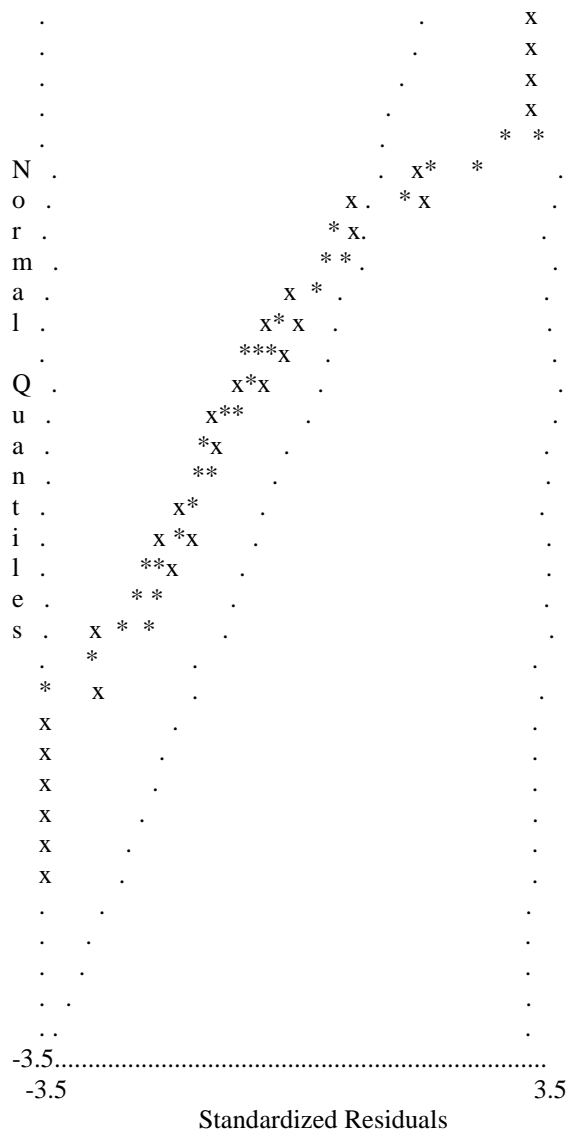
Residual for X1.4 and X1.2 3.61
Residual for X1.4 and X1.3 4.39
Residual for X1.5 and X1.4 4.94
Residual for M1.2 and M1.1 3.14
Residual for Y1.1 and M1.1 7.77
Residual for Y1.2 and M1.2 7.75
Residual for Y1.2 and Y1.1 3.14
Residual for Y1.3 and M1.3 7.95
Residual for Y1.4 and M1.4 8.04
Residual for Y1.5 and M1.5 8.23
Residual for X2.1 and X1.1 8.34
Residual for X2.2 and X1.2 8.23
Residual for X2.2 and X1.4 3.61
Residual for X2.3 and X1.3 8.27
Residual for X2.3 and X1.4 4.39

```

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#### Qplot of Standardized Residuals





The Modification Indices Suggest to Add an Error Covariance Between and Decrease in Chi-Square New Estimate

X1.4	X1.2	13.1	0.14
X1.4	X1.3	19.3	0.24
X1.5	X1.4	24.4	0.50
M1.2	M1.1	9.9	0.12
Y1.1	M1.1	54.7	0.36
Y1.1	M1.3	17.3	-0.25
Y1.1	M1.4	8.2	-0.15
Y1.2	M1.2	49.7	0.40
Y1.2	M1.3	9.6	-0.20
Y1.2	M1.4	17.6	-0.24
Y1.2	Y1.1	9.9	0.12
Y1.3	M1.1	17.4	-0.25
Y1.3	M1.2	9.6	-0.20
Y1.3	M1.3	79.8	0.73
Y1.4	M1.1	8.2	-0.15
Y1.4	M1.2	17.6	-0.24
Y1.4	M1.4	82.8	0.60
Y1.5	M1.5	85.1	0.68
X2.1	X1.1	96.9	0.61
X2.1	X1.2	14.0	-0.21
X2.1	X1.3	15.6	-0.30

X2.1	X1.4	15.2	-0.24
X2.2	X1.1	13.8	-0.21
X2.2	X1.2	59.3	0.42
X2.2	X1.3	25.7	-0.36
X2.2	X1.4	12.8	-0.16
X2.3	X1.1	15.4	-0.29
X2.3	X1.2	25.8	-0.36
X2.3	X1.3	77.5	0.82

Pengaruh Service Quality dan Corporate Brand Image terhadap Customer Satisfacti

Standardized Solution

LAMBDA-Y

	SERVICE	SATISFAC	LOYALTY
-----	-----	-----	
X1.1	0.65	--	--
X1.2	0.71	--	--
X1.3	0.90	--	--
X1.4	0.01	--	--
X1.5	0.00	--	--
M1.1	--	0.78	--
M1.2	--	0.86	--
M1.3	--	0.83	--
M1.4	--	0.68	--
M1.5	--	0.60	--
Y1.1	--	--	0.78
Y1.2	--	--	0.86
Y1.3	--	--	0.83
Y1.4	--	--	0.68
Y1.5	--	--	0.60

LAMBDA-X

	CORPORAT
-----	
X2.1	0.65
X2.2	0.71
X2.3	0.90

BETA

	SERVICE	SATISFAC	LOYALTY
-----	-----	-----	
SERVICE	--	--	--
SATISFAC	0.00	--	--
LOYALTY	--	1.20	--

GAMMA

	CORPORAT
-----	
SERVICE	1.29
SATISFAC	0.00
LOYALTY	--

Correlation Matrix of ETA and KSI

SERVICE	SATISFAC	LOYALTY	CORPORAT
-----	-----	-----	-----

SERVICE	1.00			
SATISFAC	0.00	1.00		
LOYALTY	-0.01	1.20	1.00	
CORPORAT	1.29	0.00	-0.01	1.00

PSI

Note: This matrix is diagonal.

SERVICE	SATISFAC	LOYALTY
-----	-----	-----
-0.67	1.00	-0.43

Regression Matrix ETA on KSI (Standardized)

CORPORAT	
-----	
SERVICE	1.29
SATISFAC	0.00
LOYALTY	-0.01

Pengaruh Service Quality dan Corporate Brand Image terhadap Customer Satisfacti

Completely Standardized Solution

LAMBDA-Y

	SERVICE	SATISFAC	LOYALTY
	-----	-----	-----
X1.1	0.67	--	--
X1.2	0.76	--	--
X1.3	0.74	--	--
X1.4	0.01	--	--
X1.5	0.00	--	--
M1.1	--	0.77	--
M1.2	--	0.78	--
M1.3	--	0.68	--
M1.4	--	0.64	--
M1.5	--	0.57	--
Y1.1	--	--	0.77
Y1.2	--	--	0.78
Y1.3	--	--	0.68
Y1.4	--	--	0.64
Y1.5	--	--	0.57

LAMBDA-X

CORPORAT	
-----	
X2.1	0.67
X2.2	0.76
X2.3	0.74

BETA

	SERVICE	SATISFAC	LOYALTY
	-----	-----	-----
SERVICE	--	--	--
SATISFAC	0.00	--	--
LOYALTY	--	1.20	--

GAMMA

# CORPORAT

-----

SERVICE 1.29  
SATISFAC 0.00  
LOYALTY - -

## Correlation Matrix of ETA and KSI

### SERVICE SATISFAC LOYALTY CORPORAT

-----

SERVICE 1.00  
SATISFAC 0.00 1.00  
LOYALTY -0.01 1.20 1.00  
CORPORAT 1.29 0.00 -0.01 1.00

## PSI

Note: This matrix is diagonal.

### SERVICE SATISFAC LOYALTY

-----

-0.67 1.00 -0.43

## THETA-EPS

X1.1 X1.2 X1.3 X1.4 X1.5 M1.1

-----

0.55 0.42 0.45 1.00 1.00 0.40

## THETA-EPS

M1.2 M1.3 M1.4 M1.5 Y1.1 Y1.2

-----

0.39 0.53 0.59 0.68 0.40 0.39

## THETA-EPS

Y1.3 Y1.4 Y1.5

-----

0.53 0.59 0.68

## THETA-DELTA

X2.1 X2.2 X2.3

-----

0.55 0.42 0.46

## Regression Matrix ETA on KSI (Standardized)

### CORPORAT

-----

SERVICE 1.29  
SATISFAC 0.00  
LOYALTY -0.01

Pengaruh Service Quality dan Corporate Brand Image terhadap Customer Satisfacti

Total and Indirect Effects

Total Effects of KSI on ETA

# CORPORAT

SERVICE 1.30  
(0.16)  
7.96

SATISFAC -0.01  
(0.02)  
-0.25

LOYALTY -0.01  
(0.02)  
-0.25

## Indirect Effects of KSI on ETA

# CORPORAT

SERVICE - -

SATISFAC 0.00  
(0.01)  
-0.25

LOYALTY -0.01  
(0.02)  
-0.25

## Total Effects of ETA on ETA

# SERVICE SATISFAC LOYALTY

SERVICE - - - -

SATISFAC 0.00 - - - -  
(0.01)  
-0.25

LOYALTY 0.00 1.20 - -  
(0.01) (0.11)  
-0.25 11.27

Largest Eigenvalue of B\*B' (Stability Index) is 1.430

## Indirect Effects of ETA on ETA

# SERVICE SATISFAC LOYALTY

SERVICE - - - -

SATISFAC - - - -

LOYALTY 0.00 - - - -  
(0.01)  
-0.25

Total Effects of ETA on Y

	SERVICE	SATISFAC	LOYALTY
	-----	-----	-----
X1.1	1.00	--	--
X1.2	1.08 (0.12) 8.68	--	--
X1.3	1.37 (0.16) 8.52	--	--
X1.4	0.01 (0.02) 0.71	--	--
X1.5	0.00 (0.02) -0.08	--	--
M1.1	0.00 (0.01) -0.25	1.00	--
M1.2	0.00 (0.01) -0.25	1.10 (0.11) 9.99	--
M1.3	0.00 (0.01) -0.25	1.07 (0.12) 8.91	--
M1.4	0.00 (0.01) -0.25	0.87 (0.10) 8.51	--
M1.5	0.00 (0.01) -0.25	0.77 (0.10) 7.86	--
Y1.1	0.00 (0.01) -0.25	1.20 (0.11) 11.27	1.00
Y1.2	0.00 (0.01) -0.25	1.32 (0.12) 11.44	1.10 (0.11) 9.99
Y1.3	0.00 (0.01) -0.25	1.28 (0.13) 9.72	1.07 (0.12) 8.90
Y1.4	0.00 (0.01) -0.25	1.04 (0.11) 9.16	0.87 (0.10) 8.51

Y1.5	0.00	0.93	0.77
	(0.01)	(0.11)	(0.10)
	-0.25	8.29	7.86

Indirect Effects of ETA on Y

	SERVICE	SATISFAC	LOYALTY
	-----	-----	-----
X1.1	--	--	--
X1.2	--	--	--
X1.3	--	--	--
X1.4	--	--	--
X1.5	--	--	--
M1.1	0.00	--	--
	(0.01)		
	-0.25		
M1.2	0.00	--	--
	(0.01)		
	-0.25		
M1.3	0.00	--	--
	(0.01)		
	-0.25		
M1.4	0.00	--	--
	(0.01)		
	-0.25		
M1.5	0.00	--	--
	(0.01)		
	-0.25		
Y1.1	0.00	1.20	--
	(0.01)	(0.11)	
	-0.25	11.27	
Y1.2	0.00	1.32	--
	(0.01)	(0.12)	
	-0.25	11.44	
Y1.3	0.00	1.28	--
	(0.01)	(0.13)	
	-0.25	9.72	
Y1.4	0.00	1.04	--
	(0.01)	(0.11)	
	-0.25	9.16	
Y1.5	0.00	0.93	--
	(0.01)	(0.11)	



-0.25    8.29

Total Effects of KSI on Y

CORPORAT

-----

X1.1    1.30  
(0.16)  
7.96

X1.2    1.40  
(0.16)  
8.89

X1.3    1.78  
(0.21)  
8.63

X1.4    0.02  
(0.02)  
0.71

X1.5    0.00  
(0.03)  
-0.08

M1.1    -0.01  
(0.02)  
-0.25

M1.2    -0.01  
(0.02)  
-0.25

M1.3    -0.01  
(0.02)  
-0.25

M1.4    0.00  
(0.02)  
-0.25

M1.5    0.00  
(0.02)  
-0.25

Y1.1    -0.01  
(0.02)  
-0.25

Y1.2    -0.01  
(0.03)  
-0.25

Y1.3    -0.01  
(0.03)  
-0.25

Y1.4    -0.01  
          (0.02)  
          -0.25

Y1.5    0.00  
          (0.02)  
          -0.25

## Pengaruh Service Quality dan Corporate Brand Image terhadap Customer Satisfacti

### Standardized Total and Indirect Effects

#### Standardized Total Effects of KSI on ETA

##### CORPORAT

-----

SERVICE    1.29  
 SATISFAC    0.00  
 LOYALTY    -0.01

#### Standardized Indirect Effects of KSI on ETA

##### CORPORAT

-----

SERVICE    - -  
 SATISFAC    0.00  
 LOYALTY    -0.01

#### Standardized Total Effects of ETA on ETA

##### SERVICE    SATISFAC    LOYALTY

-----    -----    -----

SERVICE    - -    - -    - -  
 SATISFAC    0.00    - -    - -  
 LOYALTY    0.00    1.20    - -

#### Standardized Indirect Effects of ETA on ETA

##### SERVICE    SATISFAC    LOYALTY

-----    -----    -----

SERVICE    - -    - -    - -  
 SATISFAC    - -    - -    - -  
 LOYALTY    0.00    - -    - -

#### Standardized Total Effects of ETA on Y

##### SERVICE    SATISFAC    LOYALTY

-----    -----    -----

X1.1    0.65    - -    - -  
 X1.2    0.71    - -    - -  
 X1.3    0.90    - -    - -  
 X1.4    0.01    - -    - -  
 X1.5    0.00    - -    - -  
 M1.1    0.00    0.78    - -  
 M1.2    0.00    0.86    - -  
 M1.3    0.00    0.83    - -  
 M1.4    0.00    0.68    - -  
 M1.5    0.00    0.60    - -

Y1.1	0.00	0.93	0.78
Y1.2	0.00	1.03	0.86
Y1.3	0.00	1.00	0.83
Y1.4	0.00	0.81	0.68
Y1.5	0.00	0.72	0.60

Completely Standardized Total Effects of ETA on Y

	SERVICE	SATISFAC	LOYALTY
	-----	-----	-----
X1.1	0.67	--	--
X1.2	0.76	--	--
X1.3	0.74	--	--
X1.4	0.01	--	--
X1.5	0.00	--	--
M1.1	0.00	0.77	--
M1.2	0.00	0.78	--
M1.3	0.00	0.68	--
M1.4	0.00	0.64	--
M1.5	0.00	0.57	--
Y1.1	0.00	0.92	0.77
Y1.2	0.00	0.93	0.78
Y1.3	0.00	0.82	0.68
Y1.4	0.00	0.77	0.64
Y1.5	0.00	0.68	0.57

Standardized Indirect Effects of ETA on Y

	SERVICE	SATISFAC	LOYALTY
	-----	-----	-----
X1.1	--	--	--
X1.2	--	--	--
X1.3	--	--	--
X1.4	--	--	--
X1.5	--	--	--
M1.1	0.00	--	--
M1.2	0.00	--	--
M1.3	0.00	--	--
M1.4	0.00	--	--
M1.5	0.00	--	--
Y1.1	0.00	0.93	--
Y1.2	0.00	1.03	--
Y1.3	0.00	1.00	--
Y1.4	0.00	0.81	--
Y1.5	0.00	0.72	--

Completely Standardized Indirect Effects of ETA on Y

	SERVICE	SATISFAC	LOYALTY
	-----	-----	-----
X1.1	--	--	--
X1.2	--	--	--
X1.3	--	--	--
X1.4	--	--	--
X1.5	--	--	--
M1.1	0.00	--	--
M1.2	0.00	--	--
M1.3	0.00	--	--
M1.4	0.00	--	--
M1.5	0.00	--	--
Y1.1	0.00	0.92	--

Y1.2	0.00	0.93	--
Y1.3	0.00	0.82	--
Y1.4	0.00	0.77	--
Y1.5	0.00	0.68	--

Standardized Total Effects of KSI on Y

CORPORAT

-----

X1.1	0.85
X1.2	0.91
X1.3	1.16
X1.4	0.01
X1.5	0.00
M1.1	0.00
M1.2	0.00
M1.3	0.00
M1.4	0.00
M1.5	0.00
Y1.1	0.00
Y1.2	0.00
Y1.3	0.00
Y1.4	0.00
Y1.5	0.00

Completely Standardized Total Effects of KSI on Y

CORPORAT

-----

X1.1	0.87
X1.2	0.99
X1.3	0.96
X1.4	0.01
X1.5	0.00
M1.1	0.00
M1.2	0.00
M1.3	0.00
M1.4	0.00
M1.5	0.00
Y1.1	0.00
Y1.2	0.00
Y1.3	0.00
Y1.4	0.00
Y1.5	0.00

Time used: 0.328 Seconds

X1.1	X1.2	X1.3	X1.4	X1.5
4	5	4	5	4
4	5	5	5	4
4	5	4	5	4
4	5	5	4	4
4	5	5	4	4
5	3	3	3	4
2	4	4	4	5
3	2	3	4	3
2	2	2	4	5
3	5	5	5	5
4	4	5	4	4
2	2	1	4	4
2	3	1	4	4
4	5	4	4	3
4	4	3	3	4
4	4	4	4	4
4	4	4	4	4
2	4	2	4	5
2	4	2	2	1
4	4	4	4	4
2	2	2	4	4
4	4	5	4	3
2	4	4	4	5
2	3	2	4	1
4	4	3	4	4
4	4	1	4	5
2	3	3	5	4
4	3	4	4	4

4	3	1	3	4
2	2	2	2	3
4	4	2	2	4
2	4	4	4	5
3	3	3	4	5
2	3	3	4	4
3	4	4	3	4
2	3	3	5	5
4	4	3	4	3
2	2	3	3	1
2	2	4	4	5
3	4	3	5	5
3	3	2	4	4
3	3	4	4	2
5	5	4	4	3
4	3	4	5	3
3	4	4	3	3
3	3	2	2	5
3	3	3	3	4
3	4	4	3	3
4	4	4	4	4
2	3	2	2	4
3	4	4	5	5
2	2	2	2	2
2	2	2	2	2
3	3	4	3	3
3	3	4	3	4
3	3	3	2	3
2	3	3	3	3

3	3	3	3	3
1	4	1	1	2
4	5	4	5	5
4	4	3	2	2
3	3	4	4	4
1	2	2	3	4
3	3	1	2	3
4	5	5	5	4
4	4	5	4	5
3	4	3	4	4
4	5	5	4	4
4	5	5	5	3
4	5	5	4	4
5	3	3	3	4
2	4	4	4	5
3	2	3	4	3
2	2	2	4	5
3	5	5	5	5
4	4	5	4	4
2	2	1	4	4
2	3	1	4	4
4	4	3	3	4
4	4	4	4	4
4	4	4	4	4
2	4	2	2	1
4	4	4	4	4
2	2	2	4	4

4	4	5	4	3
2	4	4	4	5
2	3	2	4	1
4	4	3	4	4
4	4	1	5	5
2	3	3	4	4
4	3	4	3	4
4	3	1	2	4
2	2	2	2	3
4	4	4	3	3
3	3	3	4	3
2	3	4	4	4
3	4	3	5	4
1	4	1	1	2
4	5	4	5	5
4	4	3	2	2



X2.1	X2.2	X2.3
4	5	4
4	5	5
4	5	4
4	5	5
4	5	5
5	3	3
2	4	4
3	2	3
2	2	2
3	5	5
4	4	5
2	2	1
2	3	1
4	5	4
4	4	3
4	4	4
4	4	4
2	4	2
2	4	2
4	4	4
2	2	2
4	4	5
2	4	4
2	3	2
4	4	3
4	4	1
2	3	3
4	3	4

4	3	1
2	2	2
4	4	2
2	4	4
3	3	3
2	3	3
3	4	4
2	3	3
4	4	3
2	2	3
2	2	4
3	4	3
3	3	2
3	3	4
5	5	4
4	3	4
3	4	4
3	3	2
3	3	3
3	4	4
4	4	4
2	3	2
3	4	4
2	2	2
2	2	2
3	3	4
3	3	4
3	3	3
2	3	3

3	3	3
1	4	1
4	5	4
4	4	3
3	3	4
1	2	2
3	3	1
4	5	5
4	4	5
3	4	3
4	5	5
4	5	5
4	5	5
5	3	3
2	4	4
3	2	3
2	2	2
3	5	5
4	4	5
2	2	1
2	3	1
4	4	3
4	4	4
4	4	4
2	4	2
4	4	4
2	2	2

4	4	5
2	4	4
2	3	2
4	4	3
4	4	1
2	3	3
4	3	4
4	3	1
2	2	2
4	4	4
3	3	3
2	3	4
3	4	3
1	4	1
4	5	4
4	4	3

M1.1	M1.2	M1.3	M1.4	M1.5
4	4	5	4	5
4	4	5	5	2
2	2	2	3	4
1	1	2	2	1
1	2	2	2	1
4	5	4	5	4
5	5	4	5	4
2	1	1	1	2
1	1	1	1	2
2	1	2	2	1
4	4	5	5	5
4	5	4	4	5
4	4	4	5	5
4	4	5	4	4
5	5	4	4	4
4	4	5	5	5
4	4	4	5	5
2	2	2	1	2
5	5	4	4	4
4	4	5	4	5
5	5	5	4	4
4	4	5	5	5
4	4	4	5	4
5	5	4	4	5
5	5	4	4	4
2	2	1	2	1
4	4	4	4	5
4	4	5	4	4

4	4	4	5	5
4	4	4	4	5
5	5	5	4	4
5	5	4	5	4
4	5	5	4	5
5	5	4	5	4
2	2	1	2	2
2	2	1	2	2
2	2	2	1	2
4	5	4	5	4
5	5	5	4	4
4	5	4	4	4
4	5	5	4	4
4	4	4	4	4
5	5	5	5	4
4	4	5	4	4
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4	5	4	4	5
4	5	5	4	5
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5	5	4	5	4
4	4	4	4	5
4	4	5	5	4
4	4	5	5	5
4	4	5	5	5
5	5	5	5	4
5	5	5	5	4

5	5	4	4	4
5	4	4	5	5
5	5	4	4	4
5	5	5	4	4
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5	5	5	4	4
4	5	5	4	4
5	5	5	4	4
2	2	1	2	2
4	4	4	5	5
4	4	5	5	4
4	4	5	4	4
4	4	5	5	4
2	2	1	2	1
5	5	6	5	4
5	5	4	4	4
4	4	5	5	5
5	5	4	4	4
4	4	4	4	4
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4	4	5	5	4
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4	5	5	4	5
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4	4	4	5	5
4	4	5	5	4
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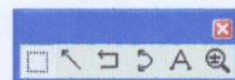
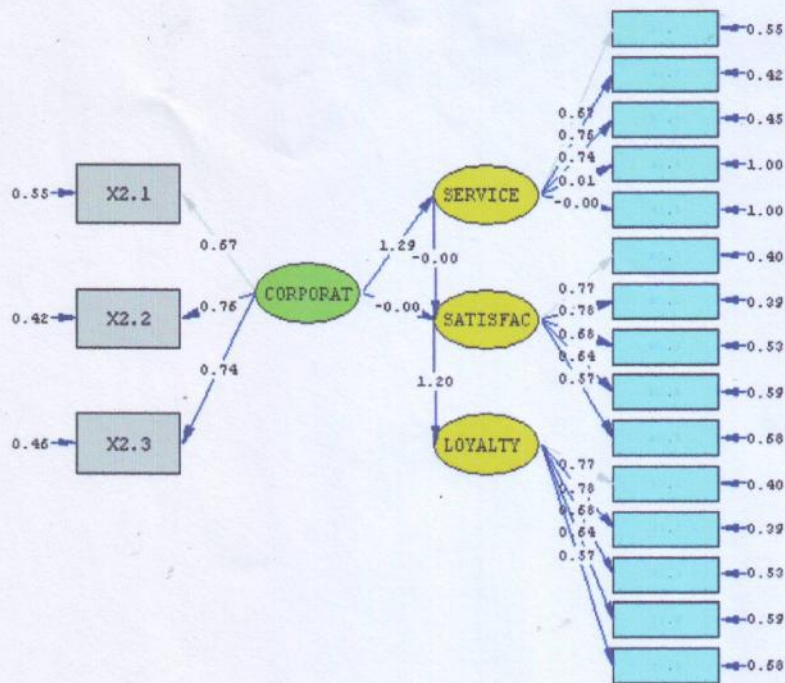
Y1.1	Y1.2	Y1.3	Y1.4	Y1.5
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4	4	5	5	2
2	2	2	3	4
1	1	2	2	1
1	2	2	2	1
4	5	4	5	4
5	5	4	5	4
2	1	1	1	2
1	1	1	1	2
2	1	2	2	1
4	4	5	5	5
4	5	4	4	5
4	4	4	5	5
4	4	5	4	4
5	5	4	4	4
4	4	5	5	5
4	4	4	5	5
2	2	2	1	2
5	5	4	4	4
4	4	5	4	5
5	5	5	4	4
4	4	5	5	5
4	4	4	5	4
5	5	4	4	5
5	5	4	4	4
2	2	1	2	1
4	4	4	4	5
4	4	5	4	4

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4	4	4	4	5
5	5	5	4	4
5	5	4	5	4
4	5	5	4	5
5	5	4	5	4
2	2	1	2	2
2	2	1	2	2
2	2	2	1	2
4	5	4	5	4
5	5	5	4	4
4	5	4	4	4
4	5	5	4	4
4	4	4	4	4
5	5	5	5	4
4	4	5	4	4
4	5	5	4	4
4	5	4	4	5
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4	4	5	5	4
4	4	5	5	5
4	4	5	5	5
5	5	5	5	4
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2	2	1	2	2
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4	5	5	4	5
4	5	5	5	4
4	4	5	5	4
4	5	5	4	5
4	4	5	5	4

Observed	Y
X1.1	X
X1.2	X
X1.3	X
X1.4	X
X1.5	X
X2.1	
X2.2	
X2.3	
M1.1	X
M1.2	X
M1.3	X
M1.4	X
M1.5	X
Y1.1	X
Y1.2	X
Y1.3	X
Y1.4	
Latent	Eta
SERVICE	X
SATISFAC	X
LOYALTY	X
CORPORA	

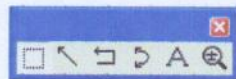
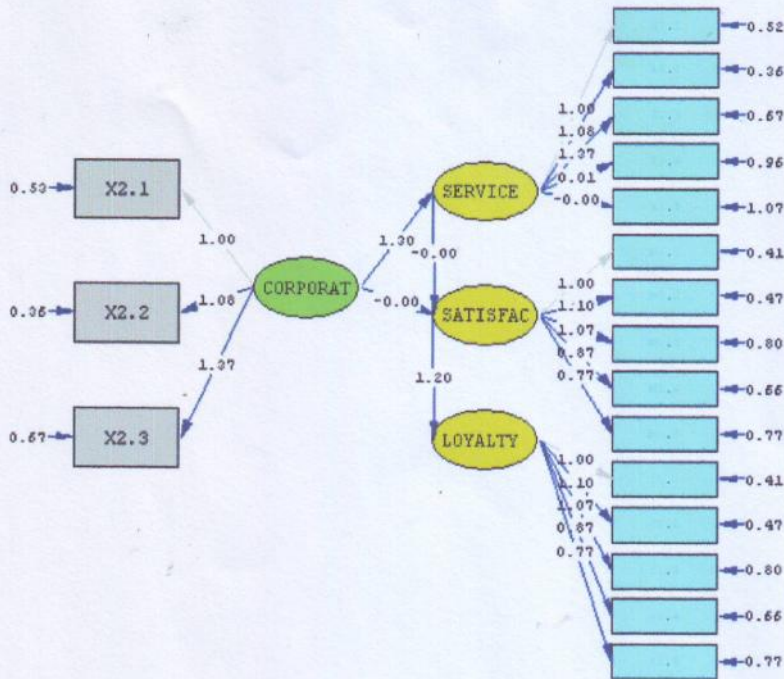


Observed Y

X1.1	X
X1.2	X
X1.3	X
X1.4	X
X1.5	X
X2.1	
X2.2	
X2.3	
M1.1	X
M1.2	X
M1.3	X
M1.4	X
M1.5	X
Y1.1	X
Y1.2	X
Y1.3	X
Y1.4	X

Latent Eta

SERVICE	X
SATISFAC	X
LOYALTY	X
CORPORA	



Observed	Y
X1.1	X
X1.2	X
X1.3	X
X1.4	X
X1.5	X
X2.1	
X2.2	
X2.3	
M1.1	X
M1.2	X
M1.3	X
M1.4	X
M1.5	X
Y1.1	X
Y1.2	X
Y1.3	X
Y1.4	X
Latent	Eta
SERVICE	X
SATISFAC	X
LOYALTY	X
CORPORA	

0.00 → X2.1

0.00 → X2.2

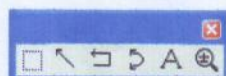
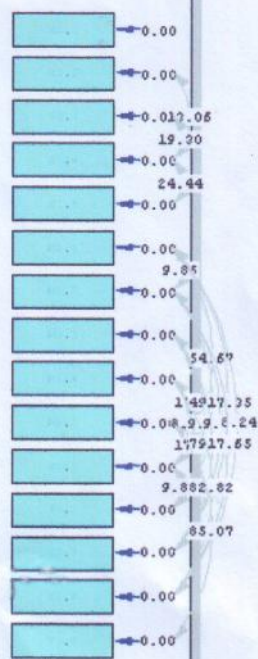
0.00 → X2.3

CORPORAT

SERVICE

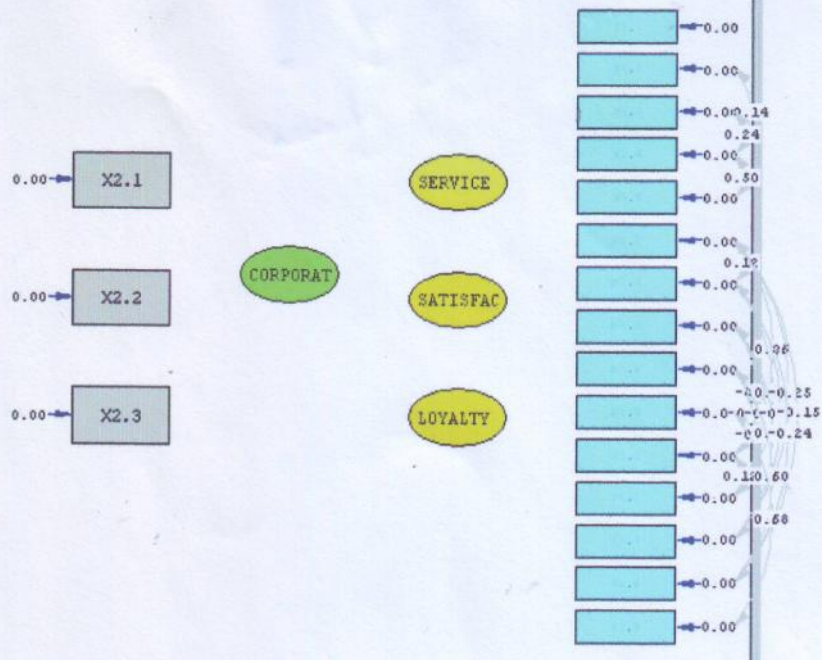
SATISFAC

LOYALTY





Observed	Y
X1.1	x
X1.2	x
X1.3	x
X1.4	x
X1.5	x
X2.1	
X2.2	
X2.3	
M1.1	x
M1.2	x
M1.3	x
M1.4	x
M1.5	x
Y1.1	x
Y1.2	x
Y1.3	x
Y1.4	x
Latent	Eta
SERVICE	x
SATISFAC	x
LOYALTY	x
CORPORA	



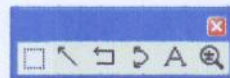
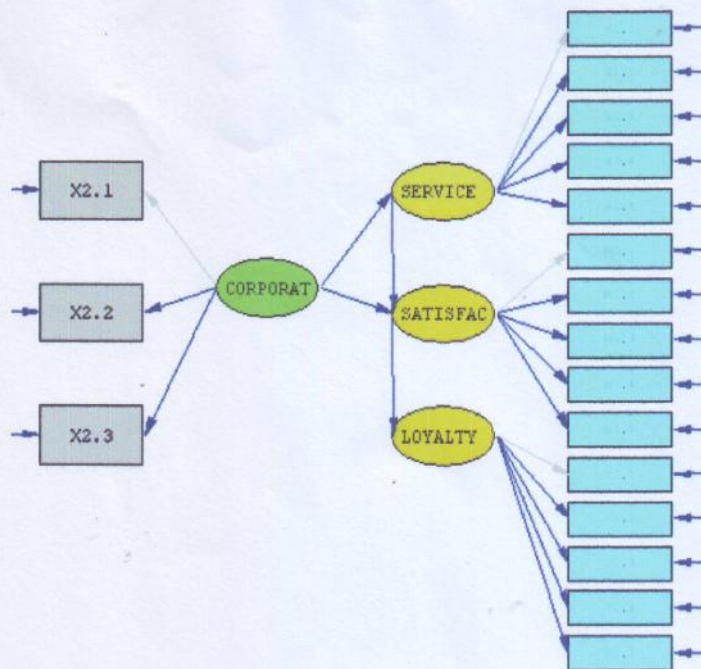


Observed	Y
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X1.1	X
X1.2	X
X1.3	X
X1.4	X
X1.5	X
X2.1	
X2.2	
X2.3	
M1.1	X
M1.2	X
M1.3	X
M1.4	X
M1.5	X
Y1.1	X
Y1.2	X
Y1.3	X
X1.4	

Latent	Eta
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SERVICE	X
SATISFAC	X
LOYALTY	X
CORPORA	



Observed	Y
X1.1	X
X1.2	X
X1.3	X
X1.4	X
X1.5	X
X2.1	
X2.2	
X2.3	
M1.1	X
M1.2	X
M1.3	X
M1.4	X
M1.5	X
Y1.1	X
Y1.2	X
Y1.3	X
Y1.4	
Latent	Eta
SERVICE	X
SATISFAC	X
LOYALTY	X
CORPORA	

